MERCHANT FACILITY

Operating Guide

VX520 Countertop

IT'S POSSIBLE to LOVE A BANK

BOQ

January 2015

Your Merchant Support VX520 Contact Guide

The Merchant Helpdesk is available 24 hours, 7 days a week, Australian Eastern Standard Time (AEST). Please ensure you have your Merchant ID (MID) and / or your EFTPOS Terminal ID (TID), for the following enquiries:

Merchant Helpdesk	**1800 700 226**
Stationery Orders – New order – Special requests – Existing order query – Change their order	**Select Option 1**

Technical Troubleshooting
– Installation query: *
  ○ Status *
  ○ Reschedule / Delay *
  ○ Cancel *
– Coverage Issue
– Faulty/damaged terminal/s
– Due to Natural disaster
– Stolen terminal
* Only to be used when the Merchant cannot locate the phone number and job number provided to them at the initial call.
	Select Option 2

Add / Remove – MOTO enquiry - new request – AMEX/Diners - new request – Add Cash Out/Tipping/Pre-Authorisation (new request) **Change** – Purchase / Refund limit (temporary increase) – Change Close Batch (settlement) time – Change trading / postal address – Request additional terminal – Change fee and settlement account – Change trading name – Change terminal type **Delete** – Close facility **General** – MOTO enquiries - general – AMEX/Diners enquiries- general – Password resets – Fee & Account queries	**Select Option 3**

Alternatively visit the BOQ website at: www.boq.com.au/business_merchant.htm

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Merchant Operating Guide

1 Introduction

The purpose of the Merchant Operating Guide is to assist you in the operation of the VX520 EFTPOS Terminal.

The VX520 terminal allows transactions to be processed for Australian Domestic Debit Cards (Savings and Cheque accounts), Credit Cards (Visa and MasterCard) and Charge Cards (American Express, Diners Club and JCB).

The VX520 EFTPOS Terminal can be individually programmed to enable functions specific to your business requirements.

1.1 Transaction Types

The functionality supported by the VX520 countertop terminal includes:

Functions	VX520 Countertop Terminal
Purchases	✓
Refunds	✓
Stationery Ordering	✓
Cash Out (cheque/savings) *	✓
Tipping *	✓
MOTO (subject to approval) *	✓
Pre-Authorisation (restricted to Vehicle rental and accommodation providers only) *	✓
Multi Merchant *	✓

***** The above options are available upon request.

1.2 Supported card types

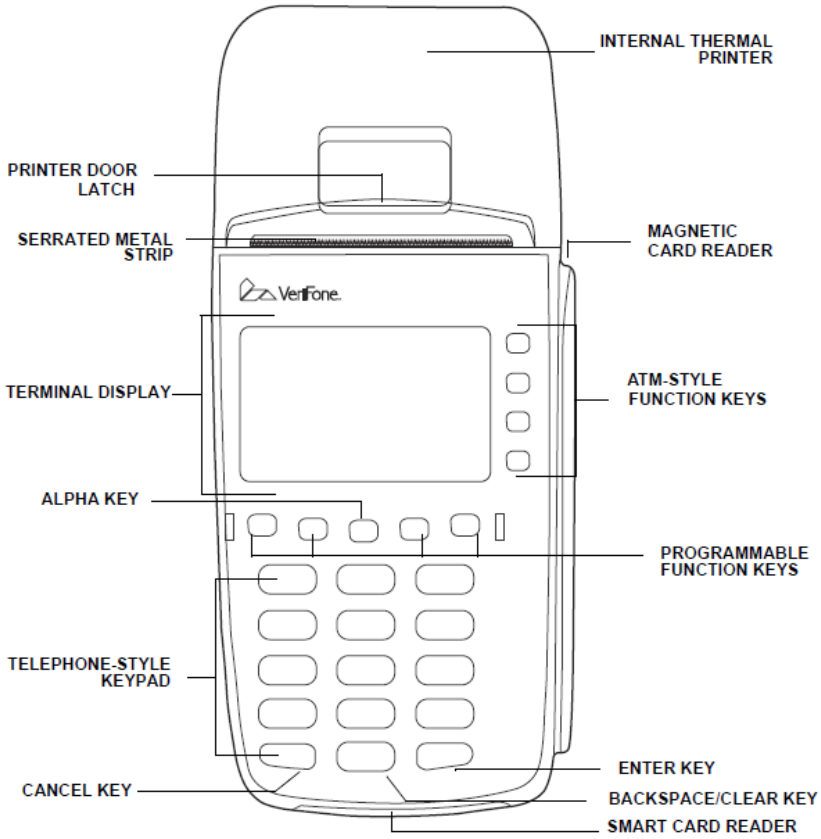
Card Type	EMV Contact	EMV Contactless	Mag Stripe
Visa	✓	✓	✓
MasterCard	✓	✓	✓
American Express	✓	✘	✓
JCB	✓	✘	✓
Diners	✘	✘	✓
Domestic Debit Note: International debit card transactions will be declined	✘	✘	✓

2 Getting Started

2.1 VX520 EFTPOS Terminal

The VX520 terminal is a complete unit.

2.2 Terminal Features



2.3 Keypad Features

Key Title	Symbol	Key Purpose
Enter		This button on the terminal keypad is used to accept data entry or proceed with a function.
Clear/Back		This button on the terminal keypad is used for clearing entered data or moving back to the previous.
Cancel		This button on the terminal keypad is used to cancel the current function and return to the home.
Menu & up/down keys		The Menu key is located on the right-hand side and can be used for navigation down through the different terminal functions. Left hand side used to navigate up through the different terminal menu functions.

2.4 Terminal Display

Key Title	Symbol	Key Purpose
GPRS		Number of bars indicates strength of the GPRS signal. Only displayed if using this communication method.
Dial		Terminal is setup for Dial. Only displayed if using this communication method.

Ethernet		Internet connection via your modem. Only displayed if using this communication method.

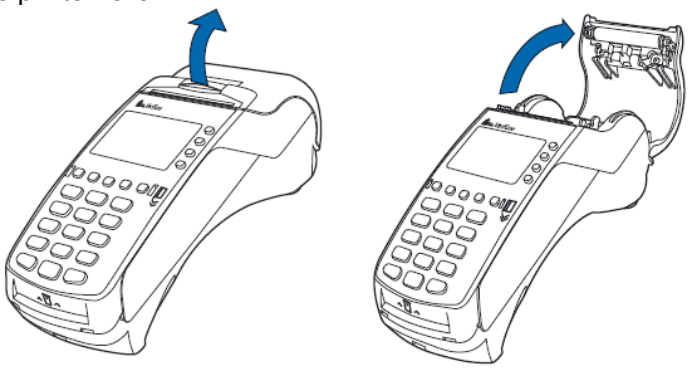
2.5 PAPER ROLL INSTALLATION

Before you can process transactions that require a receipt or record, you must install paper in the printer.
The VX520 uses a roll of single-ply, thermal-sensitive paper for either the 38 mm or the 49 mm diameter version.
A pink out-of-paper indicator line appears on the edge of the paper approximately 100cm before the end of the roll. After this line appears, there is enough paper remaining on the roll to conclude at least one transaction.

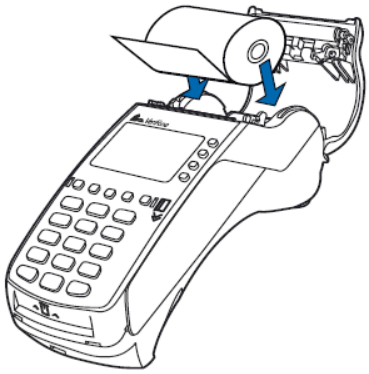
CAUTION: Store thermal paper in a dry, dark area. Handle thermal paper carefully: impact, friction, temperature, humidity, and oils affect the colour and storage characteristics of the paper.

Instructions:

1. Hook your finger under the latch and lift up to swing the paper roll cover open taking care not to dislodge the printer roller.



2. Remove any partial roll of paper in the printer tray by lifting it up.
3. If applicable, loosen the glued leading edge of the new paper roll or remove the protective strip. Unwind the paper roll past any glue residue.
4. Hold the roll so the paper feeds from the *bottom* of the roll.
5. Drop the paper roll into the printer tray, and pull paper up past the glue residue on the paper roll.



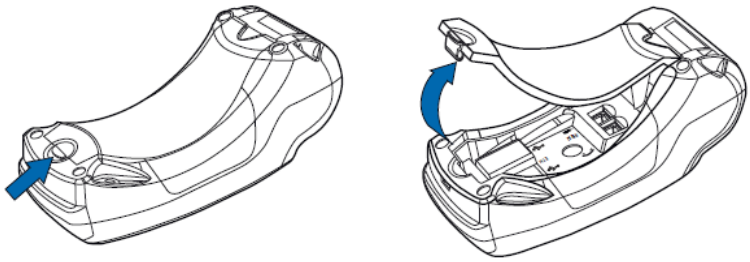
6. Close the paper roll cover by gently pressing directly on the cover until it clicks shut, allowing a small amount of paper past the glue residue to extend outside the printer door.

7. Tear the paper off against the serrated metal strip in the printer.

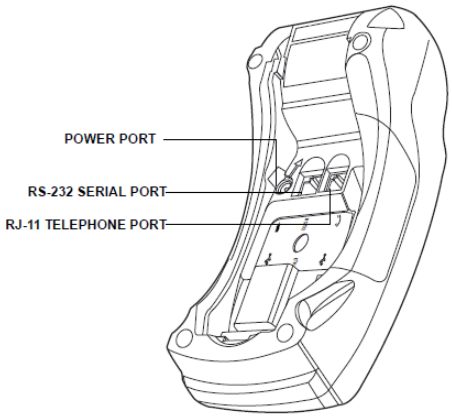
3 Connection and Power Up

3.1 Connecting Cables

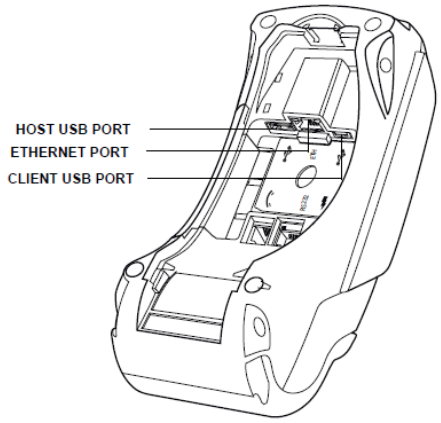
1. Take off cover



2. Cable sockets on the back



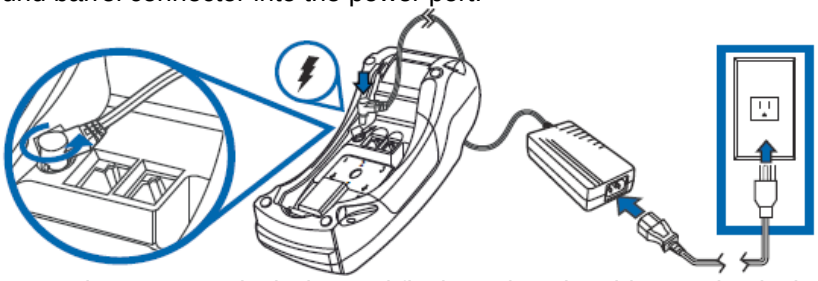
3. Additional cable sockets



WARNING: Do not connect the terminal to the power supply until all the peripherals are attached.

3.2 Connect to Power

1. Remove the terminal rear cover to access the power port.
2. Insert the round barrel connector into the power port.



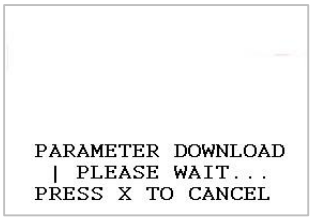
3. Rotate the power plug counter-clockwise and flush against the side panel to lock the plug in place.
4. Route the cable in the direction of the arrow above the power port and sling the cable over the underside of the thermal paper container.
5. Close the terminal rear cover.

6. Insert the AC power cord into the power pack.
7. Plug the AC power cord into a wall outlet or powered surge protector.

WARNING:

- Do not plug the power pack into an outdoor outlet or operate the terminal outdoors.
- Disconnecting the power during a transaction may cause transaction data files not yet stored in terminal memory to be lost.
- To protect against possible damage caused by lightning strikes and electrical surges, consider installing a power surge protector.

3.3 POWER UP

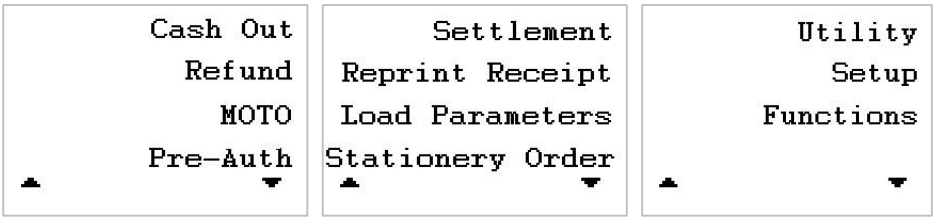
Step	Terminal Display	Action
1	Ensure the power cord is attached. When power is supplied to the terminal the terminal will automatically “power on”.	
2		The screen will light up and a welcome screen will appear.
3		The application will go through multiple verification and initialization steps before it’s ready for use.
4		If the terminal has been turned off or has not been used for an extended period of time, it may perform a forced parameter download during start-up. Do not switch off the terminal during the parameter download process.
5		Once the parameter download has completed successfully you will be notified on screen.
6		The terminal will then automatically load up the main screen. The terminal is now ready to begin processing transactions.
7	To check the connectivity strength of your device, see the signal strength indicator on the right upper corner of the terminal screen. Dependant on your connection strength the following signals will be displayed:	

	GPRS Signal: • - NO CONNECTION • - POOR CONNECTION (Online transaction almost impossible) • - WEEK SIGNAL STRENGTH (Transaction might fail) • - ACCEPTABLE STRENGTH • - GOOD SIGNAL STRENGTH • - EXCELLENT SIGNAL STRENGTH

3.4 Navigating the Main Menu

The terminal main screen displays information such as the battery strength, GPRS connection strength, date time and logo.

The following screens show the terminal menu functions:



NOTE: If a particular function does not appear on your menu then this means that it has not been enabled on your terminal. Please contact the Merchant Help Desk to discuss your requirements in detail.

To choose a terminal function:

1. To access the terminal menu press the far right key positioned below the main display screen.
2. Navigate to the menu item by using the function keys (F1, F2, F3, F4) keys located on right hand side of terminal, or
3. In some instances, enter the number shown on the display screen by using the keypad.

4 Card Presentation Procedures

4.1 Inserting a Chip Card

The VX520 terminal supports credit or debit card transactions. The chip card reader is located at the bottom of the terminal below the keypad.

Instructions:

1. Position the chip card with the chip facing upward and towards the terminal.
2. Insert the chip card into the chip card reader slot in a smooth, continual motion until it seats firmly.
3. The card should remain inserted in the terminal until the transaction is complete and the terminal prompts to remove it.
4. If there is an error with reading the chip on the card the terminal may prompt you to swipe the card.

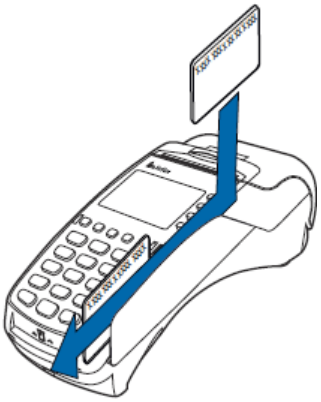
CAUTION: Do not remove the chip card from the card reader until the transaction is complete. Premature card removal will result in an invalid transaction.

4.2 Swiping a Magnetic Stripe Card

The magnetic stripe reader is located on the right hand side of the terminal.

Instructions:

1. Position a magnetic stripe card with the stripe in the card reader facing inward, toward the keypad.
2. To ensure a proper read of the magnetic stripe card, the merchant should insert the magnetic stripe card from the top of the unit.
3. Swipe the card smoothly through the magnetic card reader.
4. If there is no response from the terminal, or CARD ERROR message is displayed, swipe the card again. You may be required to swipe faster or slower.
5. If you swipe a chip card the terminal will prompt you to insert the card, once you have entered in the transaction amount.



4.3 Contactless Card Transactions

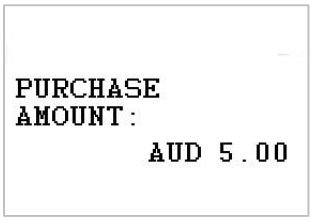
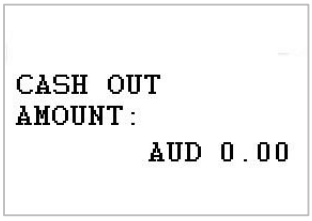
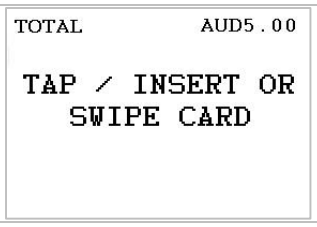
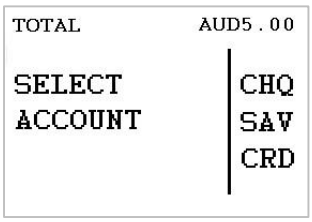
Contactless card transactions can be processed on the VX520 terminal. The contactless card reader is located behind the display screen.

Instructions:

1. Firstly enter in the transaction amount, and enter through until you get to the Tap/Insert or Swipe Card screen.
2. Position the contactless card above the terminal screen (the reader is mounted behind the display screen).
3. Await the confirmation beeps before removing the card.
4. The display screen will say 'Processing Now'.

5 Transaction Processing

5.1 Processing a Purchase

Step	Terminal Display	Action
1		There are two methods for initiating a purchase on the VX520 EFTPOS terminal, either: • **Amount Entry Method -** Press a number key on the terminal key pad to begin amount entry. The amount is entered without the decimal point. The terminal will update its display with the amount entered. This is the only method that allows your customers to perform a contactless transaction. **or** • **Card Presentment Method -** Swipe / Insert the customer's card on the terminal and the terminal will update its display requesting the amount to be entered. Proceed to Step 2. Contactless 'taps' will not be accepted by the terminal from main screen.
2		Enter the purchase amount, i.e. 500 = $5.00 If a correction is required press the *CLEAR* key to remove the last number entered or the *CANCEL* key to return to the main screen. Press the *ENTER* to accept amount and continue.
3		Leave the Cash Out amount blank and press *ENTER*. Note: The Tipping screen will only display if enabled.
4		If the purchase was not initiated by Insert / Swipe of a card this screen will be displayed. Insert, swipe or tap the customer's card (See Section 4 Card Presentation Procedures).
5		Navigate to the account required by using the function keys (F2, F3, F4) keys located on right hand side of terminal. **NOTE:** The accounts offered on this screen are not dynamic and will display all card types even if they are not enabled on the card.

6	SAV AUD5.00 ENTER PIN Screen 1 CRD AUD5.00 PIN OR ENTER Screen 2	The cardholder can now enter their Personal Identification Number (PIN) – refer to Screen 1. Once entry is complete the cardholder can press *ENTER* . In some instances you may get the option of PIN or ENTER – refer to Screen 2. **NOTE:** PIN can be bypassed for certain card types (i.e. International) by leaving the PIN blank and pressing the *ENTER* . The card type will determine if a signature is allowed and if so the screen will be presented.
7	PROCESSING NOW	The terminal will connect to the bank and begin processing the purchase.
8	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
9	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

10	**SIGNATURE REQUIRED**	If a signature is required, remove the card from the terminal and have the customer sign the receipt.
11	SIGNATURE OK? NO YES	Check signature on receipt against customer's card, and select either option below: Press *ENTER* for YES to confirm customer's signature is correct. Press C*ANCEL* for NO due to incorrect signature.
12	SIGNATURE APPROVED SIGNATURE DECLINED	If the signature is approved or declined the following screens will be displayed.
13	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press C*ANCEL* for NO to avoid printing a customer copy.

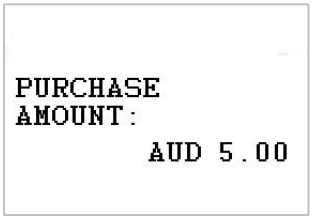
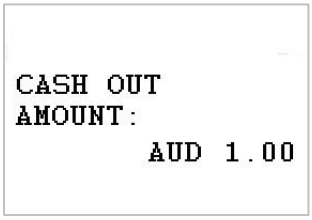
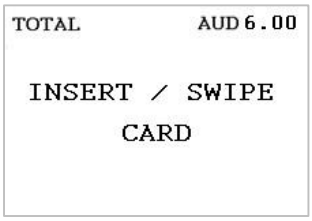
5.1.1 PURCHASE TRANSACTION RECEIPT

The receipt for a standard Purchase transaction is as follows:

Field Explanation	Approved Purchase Receipt Merchant Copy	Approved Purchase Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising Text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **RID from chip card** **PIX from chip card** **TVR from EMV processing** **TSI from EMV processing** **Auth Code returned from Issuer**	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 CREDIT MasterCard I CARD.....1234 RID A000000003 PIX 1001 TVR 0080040000 TSI F800 AUTH 518382	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 CREDIT MasterCard I CARD.....1234 RID A000000003 PIX 1001 TVR 0080040000 TSI F800 AUTH 518382
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**PURCHASE AUD5.00** **TOTAL AUD5.00**	**PURCHASE AUD5.00** **TOTAL AUD5.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Number **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.2 PROCESSING A PURCHASE WITH CASH OUT

Step	Terminal Display	Action
1		There are two methods for initiating a purchase on the VX520 EFTPOS terminal, either: • **Amount Entry Method -** Press a number key on the terminal key pad to begin amount entry. The amount is entered without the decimal point. The terminal will update its display with the amount entered. This is the only method that allows your customers to perform a contactless transaction. **or** • **Card Presentment Method -** Swipe / Insert the customer's card on the terminal and the terminal will update its display requesting the amount to be entered. Proceed to Step 2. Contactless 'taps' will not be accepted by the terminal from main screen.
2		Key in the purchase amount, i.e. 500 = $5.00 If a correction is required press the *CLEAR* key to remove the last number(s) entered or the red *CANCEL* key to return to the main screen. Press the *ENTER* to accept amount and continue.
3		Key in a Cash Out amount i.e. 100 = $1.00 and press *ENTER*. The Cash Out amount may be left at $0.00, by just pressing *ENTER*. **Note:** Cash Out is only available on cheque and savings accounts. **Note:** The Tipping screen will not be displayed if you initiate the cash out function.
4		If the purchase was not initiated by Insert / Swipe of a card this screen will be displayed. Insert or swipe the customer's card (See Section 4 Card Presentation Procedures). **Note:** Contactless operation is not permitted when Cashback is part of the transaction.

5	TOTAL AUD 6.00 SELECT ACCOUNT CHQ SAV CRD	Navigate to the account required by using the function keys (F2, F3, F4) keys located on right hand side of terminal. **NOTE:** The accounts offered on this screen are not dynamic and will display all card types even if they are not enabled on the card.
6	SAV AUD6.00 ENTER PIN	The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press *ENTER* . **NOTE:** PIN can be bypassed for certain card types (i.e. International) by leaving the PIN blank and pressing the *ENTER* . The card type will determine if a signature is allowed and if so the screen will be presented.
7	PROCESSING NOW	The terminal will connect to the bank and begin processing the purchase.
8	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
9	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
10	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

10		If a signature is required, remove the card from the terminal and have the customer sign the receipt.
11		Check signature on receipt against customer's card, and select either option below: Press *ENTER* for YES to confirm customer's signature is correct. Press *CANCEL* for NO due to incorrect signature.
12	 	If the signature is approved or declined the following screens will be displayed.
13		Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

5.2.1 PURCHASE WITH CASH OUT TRANSACTION RECEIPT

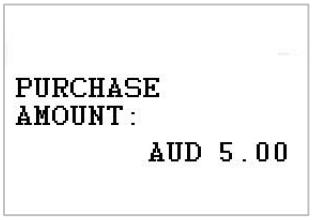
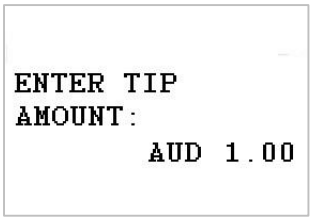
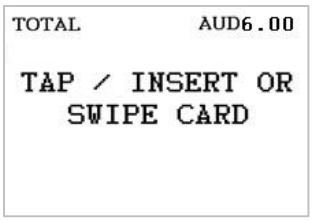
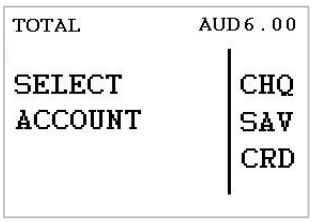
The receipt for a standard Purchase with Cash Out transaction is as follows:

Field Explanation	Approved Purchase with Cash Out Receipt Merchant Copy	Approved Purchase with Cash Out Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising Text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number**	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard I CARD.....1234	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard I CARD.....1234
TXN Type descriptor, currency type, amount	**PURCHASE AUD5.00** **CASH AUD1.00**	**PURCHASE AUD5.00** **CASH AUD1.00**
Total descriptor, currency type, amount	**TOTAL AUD6.00**	**TOTAL AUD6.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Number **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

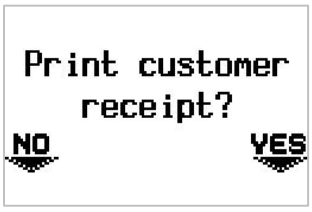
Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.3 PROCESSING A PURCHASE WITH TIP

The Tip Amount screen will only display if the tipping feature has been enabled. You may enable or disable the tipping feature by contacting the Merchant helpdesk.

Step	Terminal Display	Action
1		There are two methods for initiating a purchase on the VX520 EFTPOS terminal, either: • **Amount Entry Method -** Press a number key on the terminal key pad to begin amount entry. The amount is entered without the decimal point. The terminal will update its display with the amount entered. This is the only method that allows your customers to perform a contactless transaction. **or** • **Card Presentment Method -** Swipe / Insert the customer's card on the terminal and the terminal will update its display requesting the amount to be entered. Proceed to Step 2. Contactless 'taps' will not be accepted by the terminal from main screen.
2		Key in the purchase amount, i.e. 500 = $5.00 If a correction is required press the *CLEAR* key to remove the last number entered or the red *CANCEL* key to return to the main screen. Press the *ENTER* to accept amount and continue. **NOTE:** Do not enter any amount into the cash out screen as this will not allow you to process a tip.
4		Key in a Tip amount i.e. 100 = $1.00 and press *ENTER*. If no Tip is to be entered leave the value at $0.00 and press *ENTER*. **NOTE:** The amount of the Tip cannot exceed the value of the Purchase Amount. **NOTE:** The Tip screen will not be displayed if you initiate the Cash Out function.
4		If the purchase was not initiated by Swipe/insert of a card this screen will be displayed. Insert, swipe or tap the customer's card (See Section 4 Card Presentation Procedures).
5		Navigate to the account required by using the function keys (F2, F3, F4) keys located on right hand side of terminal. **NOTE:** The accounts offered on this screen are not dynamic and will display all card types even if they are not enabled on the card.

6	SAV AUD6.00 ENTER PIN	The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press *ENTER*. **NOTE:** PIN can be bypassed for certain card types (i.e. International) by leaving the PIN blank and pressing the *ENTER*. The card type will determine if a signature is allowed and if so the screen will be presented.
7	PROCESSING NOW	The terminal will connect to the bank and begin processing the purchase.
8	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
9	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.
10	**SIGNATURE REQUIRED**	If a signature is required, remove the card from the terminal and have the customer sign the receipt.

11		Check signature on receipt against customers card, and select either option below: Press *ENTER* for YES to confirm customer's signature is correct. Press C*ANCEL* for NO due to incorrect signature.
12	 	If the signature is approved or declined the following screens will be displayed.
13		Press *ENTER* for YES to print a customer copy. Press C*ANCEL* for NO to avoid printing a customer copy.

5.3.1 PURCHASE WITH TIP TRANSACTION RECEIPT

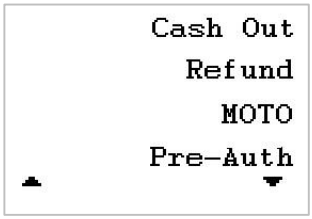
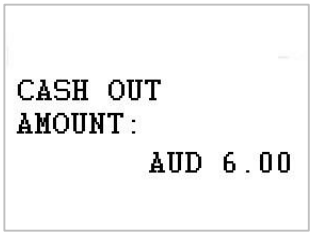
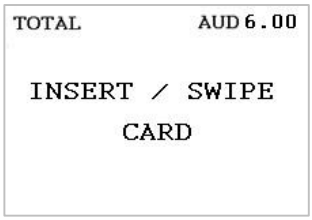
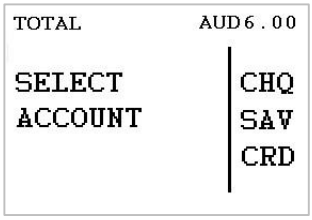
The receipt for a standard Purchase with Tip transaction is as follows:

Field Explanation	Approved Purchase with Tip Receipt Merchant Copy	Approved Purchase with Tip Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising Text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **RID from chip card** **PIX from chip card** **TVR from EMV processing** **TSI from EMV processing** **Auth Code returned from Issuer**	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 CHEQUE MasterCard I CARD.....1234 RID A000000003 PIX 1001 TVR 0080040000 TSI F800 AUTH 518382	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 CHEQUE MasterCard I CARD.....1234 RID A000000003 PIX 1001 TVR 0080040000 TSI F800 AUTH 518382
TXN Type descriptor, currency type, amount	**PURCHASE AUD5.00** **TIP AUD1.00**	**PURCHASE AUD5.00** **TIP AUD1.00**
Total descriptor, currency type, amount	**TOTAL AUD6.00**	**TOTAL AUD6.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Phone **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.4 PROCESSING A CASH OUT

The Cash Out function will appear in the menu but may need to be enabled by contacting the Merchant Helpdesk if this is a required function.

Step	Terminal Display	Action
1	 	From the main screen, select the Menu key located on right-hand side of terminal. Select Cash Out by using the F1 function key or the aligned Function key.
2		Key in the Cash Out amount, i.e. 600 = $6.00 If a correction is required press the *CLEAR* key to remove the last number entered or the *CANCEL* key to return to the main screen. Press the *ENTER* key to accept amount and continue.
3		Insert or swipe the customer's card (See Section 4 Card Presentation Procedures). **NOTE**: Contactless operation is not permitted when Cash Out transaction is being processed.
4		Navigate to the account required by using the function keys (F2, F3, F4) keys located on right hand side of terminal. **NOTE:** Cash out is only available on cheque and savings accounts. **NOTE:** The accounts offered on this screen are not dynamic and will display all card types even if they are not enabled on the card.
5		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press *ENTER*.

6	PROCESSING NOW	The terminal will connect to the bank and begin processing the Cash Out.
7	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
8	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
9	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

5.4.1 CASH OUT TRANSACTION RECEIPT

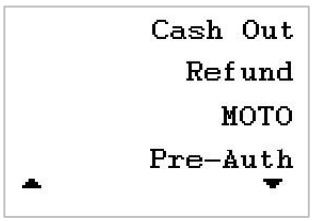
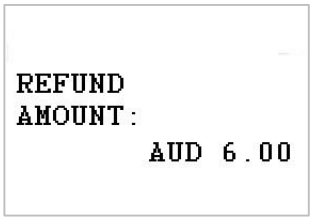
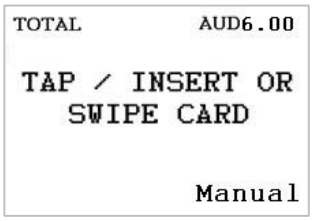
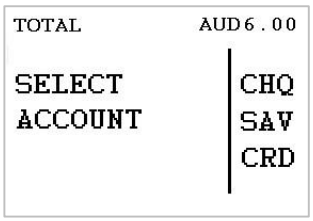
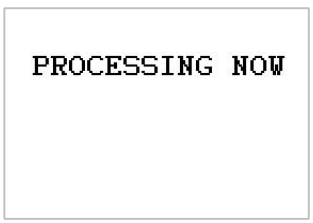
The receipt for a standard Cash Out transaction is as follows:

Field Explanation	Approved Cash Out Receipt Merchant Copy	Approved Cash Out Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number**	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard I CARD.....1234	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard I CARD.....1234
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**CASH AUD6.00** **TOTAL AUD6.00**	**CASH AUD6.00** **TOTAL AUD6.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Phone **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.5 PROCESSING A REFUND

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.

2		Select Refund by using the F2 function key or the aligned Function key.
3		Key the refund amount, i.e. 600 = $6.00 If a correction is required press the *CLEAR* key to remove the last number entered or the red *CANCEL* key to return to the main screen. Press the *ENTER* key to accept amount to continue.
4		The terminal will now prompt for the merchant password to be entered. Key in the merchant password and press *ENTER*. For information on Passwords, refer to Section7.3 Merchant Password.
5		Insert, swipe or tap the customer's card (See Section 4 Card Presentation Procedures). <u>For Contactless transactions:</u> The next screen will always default to the PIN or ENTER screen prior to processing the transaction.
6		Navigate to the account required by using the function keys (F2, F3, F4) keys located on right hand side of terminal. **NOTE:** The accounts offered on this screen are not dynamic and will display all card types even if they are not enabled on the card.
7		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press *ENTER*. **NOTE:** PIN can be bypassed for certain card types (i.e. International) by leaving the PIN blank and pressing the *ENTER*. The card type will determine if a signature is allowed and if so the screen will be presented.
8		The terminal will connect to the bank and begin processing the refund.

9	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
10	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will print the receipt and display the transaction result.
11	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.
12	**SIGNATURE REQUIRED**	If a signature is required, remove the card from the terminal and have the customer sign the receipt. The card type will determine if a signature is allowed and if so the screen will be presented.
13	SIGNATURE OK? NO YES	Check signature on receipt against customers card, and select either option below: Press *ENTER* for YES to confirm customer's signature is correct. Press *CANCEL* for NO due to incorrect signature.
14	SIGNATURE APPROVED	If the signature is approved or declined the following screens will be displayed.

15		Press *ENTER* for YES to print a customer copy. Press C*ANCEL* for NO to avoid printing a customer copy.

5.5.1 REFUND TRANSACTION RECEIPT

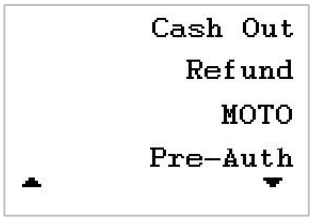
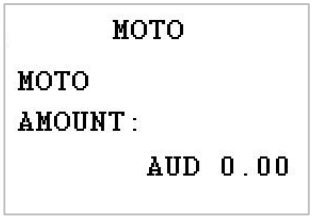
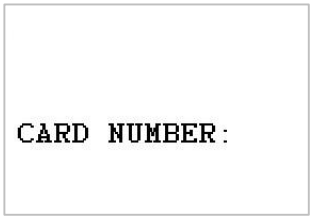
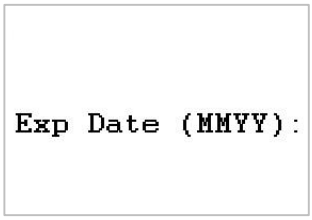
The receipt for a standard Refund transaction is as follows:

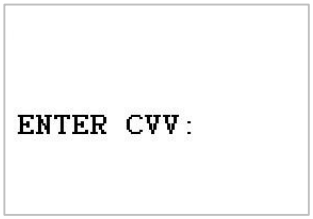
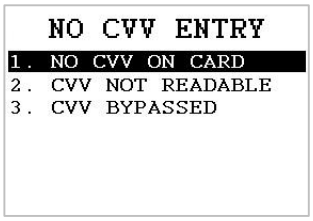
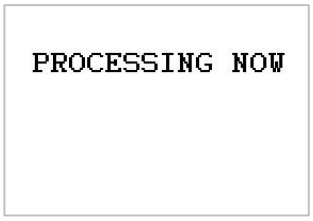
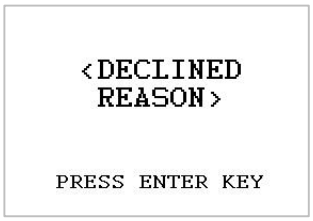
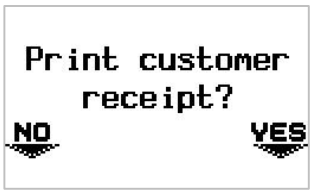
Field Explanation	Approved Refund Receipt Merchant Copy	Approved Refund Receipt Customer Copy
Acquirer Name	BOQ	BOQ
Merchant Name	ABC Pty Ltd	ABC Pty Ltd
Merchant Address	55 Queen Street	55 Queen Street
Suburb and Postcode	BRISBANE 4000	BRISBANE 4000
Merchant Phone	0732129999	0732129999
Advertising text	BOQ	BOQ
Country	AUSTRALIA	AUSTRALIA
Merchant ID	MID 00000XXXXXXXXX	MID 00000XXXXXXXXX
TSP-ID	TSP 1001XXXXXXX	TSP 1001XXXXXXX
Local terminal Date & Time	TIME 18FEB14 14:23	TIME 18FEB14 14:23
STAN & Account Type	TRAN 000006 CREDIT	TRAN 000006 CREDIT
Card & Mode of Entry	MasterCard I	MasterCard I
Truncated card number	CARD.....1234	CARD.....1234
Auth Code from Issuer	AUTH 800132	AUTH 800132
RID from chip card	RID A000000003	RID A000000003
PIX from chip card	PIX 1001	PIX 1001
TVR from EMV processing	TVR 0080040000	TVR 0080040000
TSI from EMV processing	TSI F800	TSI F800
Auth Code returned from Issuer	AUTH 518382	AUTH 518382
TXN Type descriptor, currency type, amount	**REFUND AUD5.00**	**REFUND AUD5.00**
Total descriptor, currency type, amount	**TOTAL AUD5.00**	**TOTAL AUD5.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Phone	1800700226	1800700226
Customer receipt copy text		*CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.6 PROCESSING A MAIL ORDER/TELEPHONE ORDER (MOTO)

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. This functionality is not automatically activated on your terminal. Refer to Section 10 General Questions and Answers.

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.
2		Select MOTO by using the F3 function key or the aligned Function key.
3		Navigate to the menu item by entering the number shown on the display screen by using the keypad.
4		Key in the purchase amount, i.e. 4500 = $45.00 If a correction is required press the CLEAR key to remove the last number entered or the red CANCEL key to return to the main screen. Press *ENTER* key to accept amount and continue.
5		Key in the cardholder's card number. If a correction is required press the *CLEAR* key, once the value is correct press *ENTER*.
6		Key in the cardholder's card expiry date in MMYY format. If a correction is required press the yellow *CLEAR* key, once the value is correct press the *ENTER* key.

7		**Telephone Order Only** - The terminal now display the control number entry screen (CVV). Enter the 3 digit CCV number located on the back of the card near the signature strip. **Note:** This 3 digit number can also be referred to as CVV2, CVC2, or CID depending on the scheme. **Note:** For American Express cards this number is located on front of card and is 4 digits long. If the CVV is not present or cannot be read proceed to step 8 by entering past this screen.
8		Navigate to the menu item by entering the number shown on the display screen by using the keypad.
9		The terminal will connect to the bank and begin processing.
10	 	The terminal will print the receipt and display the transaction result.
15		Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

5.6.1 MAIL ORDER/TELEPHONE ORDER TRANSACTION RECEIPT

The receipt for a standard MOTO transaction is as follows:Field Explanation	MOTO Receipt Merchant Copy	MOTO Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **Auth Code from Issuer**	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 CREDIT Visa M CARD.....1234 AUTH 800132	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 CREDIT Visa M CARD.....1234 AUTH 800132
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**MOTO AUD0.00** **TOTAL AUD0.00**	**MOTO AUD0.00** **TOTAL AUD0.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Phone **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

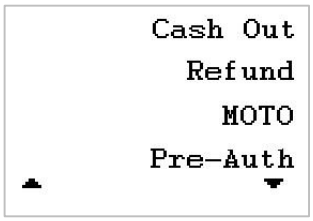
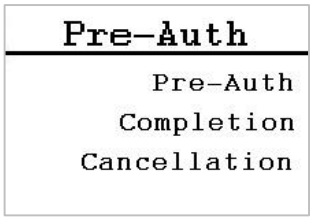
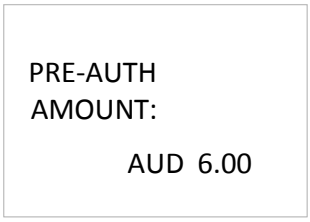
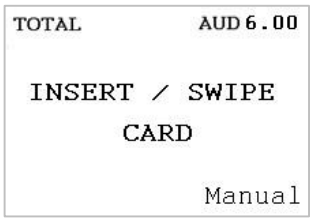
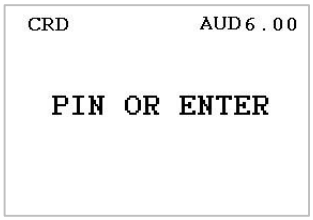
Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.7 PROCESSING A PRE-AUTHORISATION

The Pre-Authorisation transaction is only available to Merchants who have satisfied the Bank's specific Terms and Conditions. Please Contact the Merchant Helpdesk to discuss your requirements.

Pre-Authorisation is used to preserve a value amount on a cardholder's account. The funds are not debited from the cardholder's account until final payment is processed.

NOTE: A Pre-Authorisation Completion must be performed to process the final payment (see section 5.8).

Step	Terminal Display	Action
1	 	From the main screen, select the Menu key located on right-hand side of terminal. Select Pre-Auth by using the F4 function key or the aligned Function key.
2		Select Pre-Auth by using the F2 function key or the aligned Function key.
3		Key in the Pre-Auth amount, i.e. 600 = $6.00 If a correction is required press the *CLEAR* key to remove the last number entered or the red *CANCEL* key to return to the main screen. Press the *ENTER* key to accept amount and continue.
4		Insert, swipe or tap the customer's card (See Section 4 Card Presentation Procedures). **NOTE:** Contactless operation is not permitted for this type of transaction.
5		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press *ENTER* In some instances you may get the option of PIN or *ENTER*. **NOTE:** PIN can be bypassed for certain card types (i.e. International) by leaving the PIN blank and pressing *ENTER*. The card type will determine if a signature is allowed and if so the screen will be presented.

6	PROCESSING NOW	The terminal will connect to the bank and begin processing the Pre-Auth.
7	REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
8	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
9	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.
10	**SIGNATURE REQUIRED**	If a signature is required, remove the card from the terminal and have the customer sign the receipt. The card type will determine if a signature is allowed and if so the screen will be presented.
11	SIGNATURE OK? NO YES	Check signature on receipt against customers card, and select either option below: Press *ENTER* for YES to confirm customer's signature is correct. Press *CANCEL* for NO due to incorrect signature.

12		Press *ENTER* for YES to print a customer copy. Press C*ANCEL* for NO to avoid printing a customer copy.

5.7.1 PRE-AUTHORISATION TRANSACTION RECEIPT

The receipt for a standard Pre-Authorisation transaction is as follows:

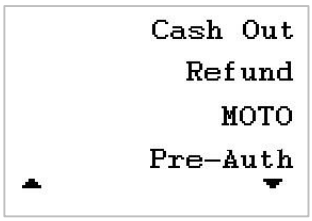
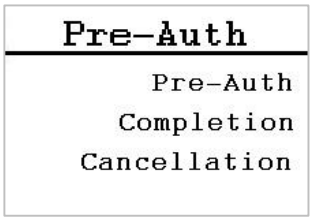
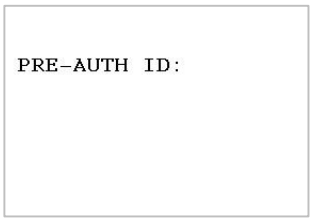
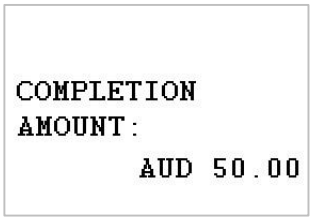
Field Explanation	Pre-Authorisation Receipt Merchant Copy	Pre-Authorisation Receipt Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **Auth Code from Issuer** **Pre-Auth ID text** **Pre-Auth ID number**	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH **PREAUTH ID** **012345678**	MID 00000XXXXXXXXX TSP 1001XXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH **PREAUTH ID** **012345678**
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**PREAUTH AUD6.00** **TOTAL AUD6.00**	**PREAUTH AUD6.00** **TOTAL AUD6.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Number **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.8 PROCESSING A PRE-AUTHORISATION COMPLETION

The Pre-Authorisation Completion process looks up the original Pre-Authorisation record confirms the transaction value and puts the Pre-Authorisation payment through as a transaction.

The Card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks.

Step	Terminal Display	Action
1	 	From the main screen, select the Menu key located on right-hand side of terminal. Select Pre-Auth by using the F4 function key or the aligned Function key.
2		Select Pre-Auth Completion by using the F3 function key or the aligned Function key.
3		Enter the Pre-Auth ID from the original Pre-Authorisation receipt and press *ENTER*. Please refer to section 5.7.1 Pre-Authorisation Transaction receipt for location of Pre-Auth ID.
4		The terminal will begin locating the stored transaction.
5		To confirm the transaction is to be completed press *ENTER*.
6		Enter the completion amount and press *ENTER*. Note: Completion amount entry will be restricted by variance limits applied to the original Pre-Auth amount.

7	COMPLETING PRE-AUTH PLEASE WAIT	The screen will show Completing Pre-Auth, Please Wait.
8	APPROVED PRESS ENTER KEY <DECLINED REASON> PRESS ENTER KEY	The terminal will now begin printing the receipt and display the transaction result.
9	Print customer receipt? NO YES	Press *ENTER* for YES to print a customer copy. Press *CANCEL* for NO to avoid printing a customer copy.

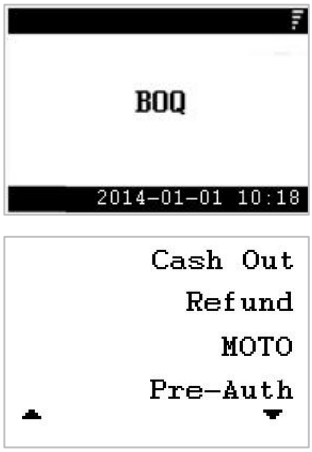
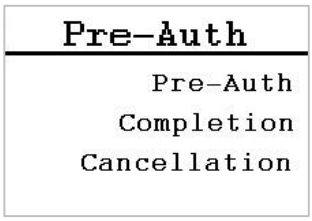
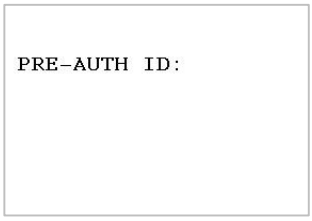
5.8.1 PRE-AUTHORISATION COMPLETION TRANSACTION RECEIPT

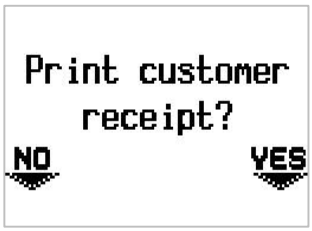
The receipt for a standard Pre-Authorisation Completion transaction is as follows:

Field Explanation	Pre-Authorisation Completion Merchant Copy	Pre-Authorisation Completion Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **Auth Code from Issuer** **Pre-Auth ID text** **Pre-Auth ID number**	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH 775778 PRE-AUTH ID 012345678	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH 775778 PRE-AUTH ID 012345678
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**PCOMP AUD25.00** **TOTAL AUD25.00**	**PCOMP AUD25.00** **TOTAL AUD25.00**
Response Code and associated text	**(000) APPROVED**	**(000) APPROVED**
Merchant Helpdesk Phone **Customer receipt copy text**	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.9 PROCESSING A PRE-AUTH CANCELLATION

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal. Select Pre-Auth by using the F4 function key or the aligned Function key.
2		Select Pre-Auth Completion by using the F4 function key or the aligned Function key.
3		Enter the Pre-Auth ID from the original Pre-Authorisation receipt and press *ENTER*. Please refer to section 5.7.1 Pre-Authorisation Transaction receipt for location of Pre-Auth ID.
4		The terminal will begin locating the stored transaction.
5		To confirm the transaction is to be cancelled, press *ENTER*.

6		The screen will show Cancelling Pre-Auth, Please Wait.
7		Press the *ENTER* Key to print a customer copy. If not required press the *CANCEL* key.

5.9.1 PRE-AUTHORISATION CANCELLATION TRANSACTION RECEIPT

The receipt for a standard Pre-Authorisation Cancellation transaction is as follows:

Field Explanation	Pre-Authorisation Cancellation Merchant Copy	Pre-Authorisation Cancellation Customer Copy
Acquirer Name **Merchant Name** **Merchant Address** **Suburb and Postcode** **Merchant Phone** **Advertising text** **Country**	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA *- CANCELLED TRANS-*	BOQ ABC Pty Ltd 55 Queen Street BRISBANE 4000 0732129999 BOQ AUSTRALIA *- CANCELLED TRANS-*
Merchant ID **TSP-ID** **Local terminal Date & Time** **STAN & Account Type** **Card & Mode of Entry** **Truncated card number** **Auth Code from Issuer** **Pre-Auth ID text** **Pre-Auth ID number**	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH PRE-AUTH ID 012345678	MID 00000XXXXXXXXX TSP 1001XXXXXXXX TIME 18FEB14 14:23 TRAN 000006 SAVINGS MasterCard S CARD.....1234 AUTH PRE-AUTH ID 012345678
TXN Type descriptor, currency type, amount **Total descriptor, currency type, amount**	**PREAUTH AUD5.00** **TOTAL AUD5.00**	**PREAUTH AUD5.00** **TOTAL AUD5.00**
Response Code and associated text	**(000) APPROVED** ***CANCELLED*** *-CANCELLED TRANS-*	**(000) APPROVED** ***CANCELLED*** *-CANCELLED TRANS-*
Merchant Helpdesk Phone Customer receipt copy text	1800700226	1800700226 *CUSTOMER COPY*

Note: Before completing the transaction, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.1 Transaction Response Codes.

5.10 CANCELLING A TRANSACTION

DURING A TRANSACTION

A transaction can be cancelled at any stage before the cardholder confirms the purchase.
To cancel a transaction during processing, press the *CANCEL* key .

5.11 ELECTRONIC FALLBACK PROCEDURE

The Electronic Fallback (EFB) function is available on your EFTPOS Terminal.

EFB is the ability to continue processing transactions through your terminal, when communication to the BOQ host system has been lost or the cardholder's Card Issuer is unavailable. When either of these communication failures occur the EFB function is automatically enabled. Some Card Issuers will not allow transactions to be processed under these circumstances and the terminal will prompt you accordingly.

When the terminal is in EFB mode, the transactions are stored within the terminal. Once communication has been restored, the terminal forwards the stored transactions to BOQ for processing.

If the terminal is in EFB mode at time of Close Batch (settlement), BOQ will automatically pick up and process the online transaction and the stored offline transactions will be included in the next online Close Batch (settlement) the following business day.

EFB transactions that occur prior to Close Batch can result in a difference between the value shown on your Close Batch receipt and the value processed to your settlement account. If this occurs any EFB transaction value will automatically be included in your next settlement processed to your nominated settlement account.

5.12 ELECTRONIC FALLBACK PROCESS

When your terminal is in EFB mode, there will be some differences in the way the transaction is processed to transactions that are processed online.

When a transaction is processed online an authorisation is automatically obtained. During EFB mode the authorisation is obtained in two (2) different ways depending on the value of the transactions:

- Below floor limit; and
- Above floor limit

BOQ has pre-set floor limit values in your terminal as mandated by the Card Schemes Rules & Regulation.

5.13 FLOOR LIMITS

BELOW SET FLOOR LIMIT

- The terminal will process the transaction as per usual.
- All transactions processed during EFB mode will require cardholder signature.

ABOVE SET FLOOR LIMIT

Credit Card Transactions

The terminal will prompt you to call for an authorisation by showing you the authorisation number to call on the terminal screen, e.g.

APPROVED

Enter the authorisation number verbally given over the phone and follow the prompts on your terminal.

DECLINED

Follow the prompts on your terminal.

You must not 'split' a transaction to avoid obtaining an authorisation. Please refer to your Merchant Facility Terms and Conditions "Specific Obligations to Us".

As an alternative to the above process, you may ask your customer for an alternative means of payment.

6 Settlement and Reporting

6.1 CLOSE BATCH (SETTLEMENT) OVERVIEW

There are two types of settlement:

1. Auto Close Batch - will occur from terminal automatically at 6pm AEST.
2. Manual Close Batch – requires Merchant to follow the below procedure for manual settlement on the terminal.

6.2 CLOSE BATCH (SETTLEMENT) - AUTO

Auto Close Batch will automatically force a daily Close Batch (Settlement) at the time requested by the merchant. If required, the Merchant can change their auto Close Batch (Settlement) time by contacting the Help Desk. This method of settlement is always the best option for the majority of Merchants.

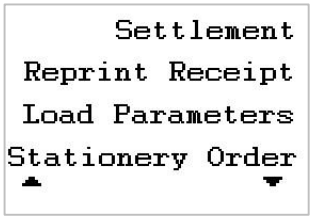
All Merchants by default are set to close batch at 6pm. Please contact the **Merchant Helpdesk if a change is required for this option.*

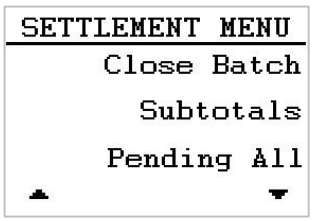
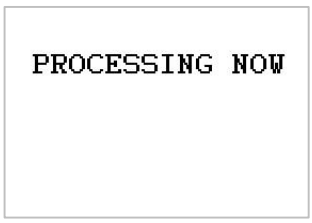
6.3 CLOSE BATCH (SETTLEMENT) - MANUAL

Merchant has the option to perform a Close Batch (Settlement) anytime through-out the day prior to or after the Acquirer cut-off.

This function allows you to manually settle for the current trading day by following the procedure below.

6.3.1 CLOSE BATCH (SETTLEMENT) – MANUAL PROCEDURE

Step	Terminal Display	Action
1	 	From the main screen, select the Menu key located on right-hand side of terminal. Page down and select Settlement by using the F1 function key or the aligned Function key.

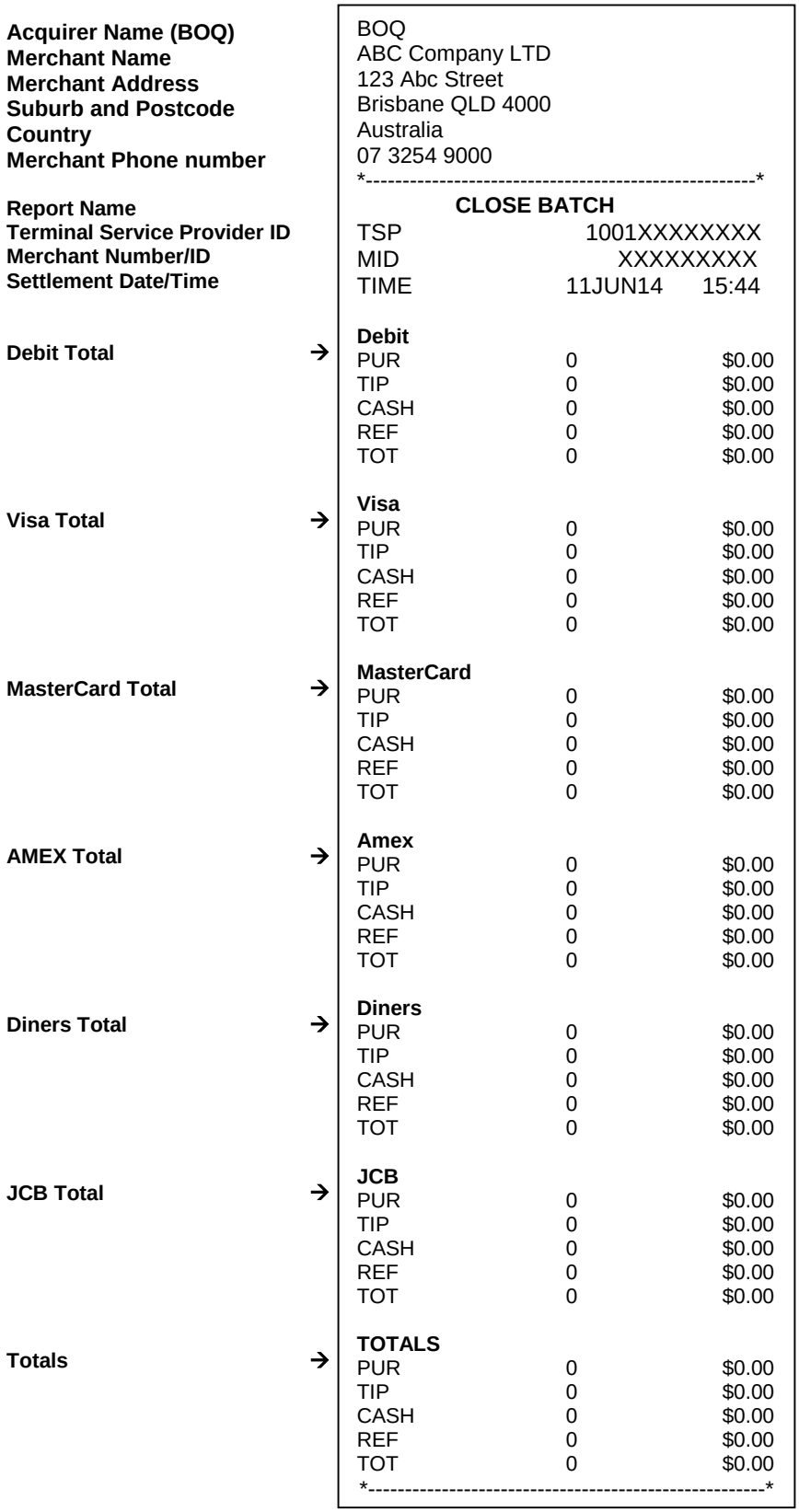
2		Select Close Batch by using the F2 function key or the aligned Function key.
3		The terminal will connect to the bank and begin settlement.
4		The terminal will display Close Batch Successful.
5		The terminal will now print the Close Batch Report.

Important Points to Remember:

- If a Close Batch (Settlement) is not performed during the day, all online transactions will automatically be processed when the acquirer completes the daily cut-off.
- A Batch cannot be closed twice on the same physical day, and even if this is run you will receive a message saying 'Already Settled Today, Press Enter Key'.
- If terminal is offline, or turned off at the time of Auto Close Batch the terminal will ask the Merchant to perform a 'Close Batch' procedure next time the terminal is powered on.

6.4 CLOSE BATCH REPORT

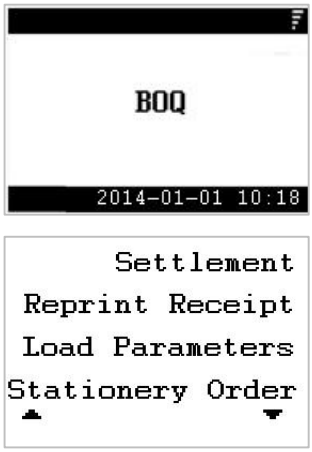
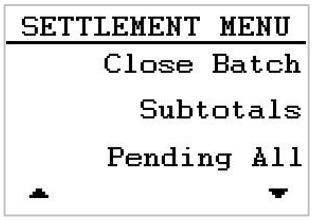
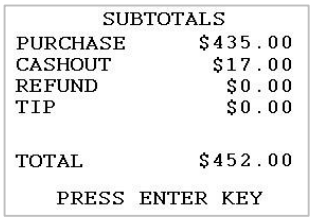
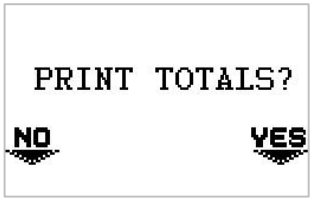
The report for a standard Close Batch Settlement is as follows:



Acquirer Name (BOQ)	BOQ		
Merchant Name	ABC Company LTD		
Merchant Address	123 Abc Street		
Suburb and Postcode	Brisbane QLD 4000		
Country	Australia		
Merchant Phone number	07 3254 9000		
	*----------		
Report Name	**CLOSE BATCH**		
Terminal Service Provider ID	TSP		1001XXXXXXXX
Merchant Number/ID	MID		XXXXXXXXX
Settlement Date/Time	TIME	11JUN14	15:44
	Debit		
Debit Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	Visa		
Visa Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	MasterCard		
MasterCard Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	Amex		
AMEX Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	Diners		
Diners Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	JCB		
JCB Total →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	TOTALS		
Totals →	PUR	0	$0.00
	TIP	0	$0.00
	CASH	0	$0.00
	REF	0	$0.00
	TOT	0	$0.00
	*----------		

6.5 SUB-TOTALS

The following Sub Total Report can be run from the terminal at multiple times per day for reporting purposes.

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal. Page down and select Settlement by using the F1 function key or the aligned Function key.
2		Select the Sub Totals by using the F3 function key or the aligned Function key.
3		The terminal will then display the subtotals on screen. Press *ENTER* to continue. NOTE: Surcharge will only be displayed if it has been activated on your terminal.
4		Press *ENTER* for YES to print Sub Totals. Press *CANCEL* for NO to avoid printing a Sub Totals.
5		The terminal will now print the Sub Total Report.

6.4.1 SUB TOTAL REPORT

The standard Sub Total Report is as follows:

Acquirer Name (BOQ)
Merchant Name
Merchant Address
Suburb and Postcode
Country
Merchant Phone number

Report Name
Terminal Service Provider ID
Merchant Number/ID
Settlement Date/Time

Debit Total →

Visa Total →

MasterCard Total →

AMEX Total →

Diners Total →

JCB Total →

Totals →

```
BOQ
ABC Company LTD
123 Abc Street
Brisbane QLD 4000
Australia
07 3254 9000
*-------------------------------------------------*
                SUBTOTALS
TSP                          1001XXXXXXXX
MID                             XXXXXXXXX
TIME                 11JUN14        15:44

Debit
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

Visa
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

MasterCard
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

Amex
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

Diners
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

JCB
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

TOTALS
PUR                  0              $0.00
TIP                  0              $0.00
CASH                 0              $0.00
REF                  0              $0.00
TOT                  0              $0.00

*-------------------------------------------------*
```

7 TERMINAL FUNCTIONS

7.1 STATIONERY ORDERING

There are two (2) separate ways to order stationery (EFTPOS rolls), being:

1. Terminal Order
2. Helpdesk Order

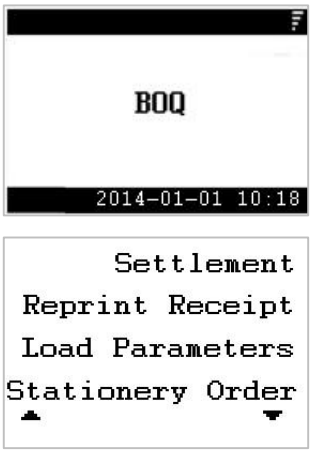
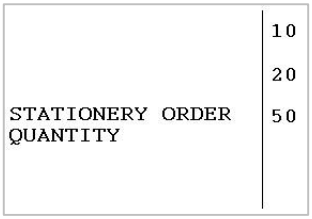
7.1.1 TERMINAL ORDER

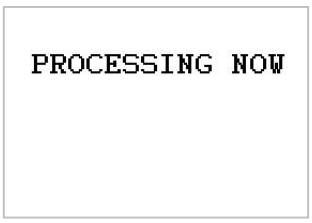
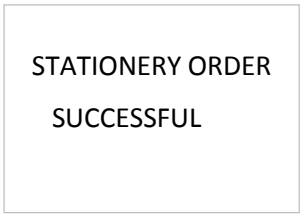
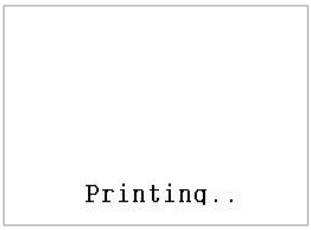
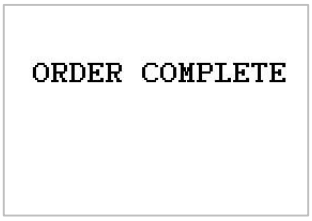
You can only submit 1 order per day via your terminal. The options for EFTPOS rolls are:

- 10
- 20
- 50

When receipt rolls are ordered directly from your terminal, it will take up to 6 business days for delivery to occur. If you haven't received your order within this timeframe, you will need to contact the Merchant Helpdesk.

The following steps should be followed when ordering stationery via your terminal.

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal. Page down and select Stationery Order by using the F4 function key or the aligned Function key.
2		Enter the Merchant Password and press *ENTER* .
3		Navigate to the menu item by using the function keys (F1, F2, F3) keys located on right hand side of terminal. e.g. 1 pack = 10 rolls

4		Press *ENTER* for YES to confirm order. Press C*ANCEL* for NO to avoid placing the order.
5		The terminal will display Stationery Order Please Wait.
6		The terminal will display Stationery Order Successful.
7		The terminal will now print the Stationery Order Receipt.
8		The terminal will display Order Complete.

7.1.2 STATIONERY ORDER RECEIPT

The standard Stationery Order receipt is as follows:

Stationery Order Receipt

BOQ
MERCHANT NAME
MERCHANT ADDRESS
1234 MERCH SUBURB
32129999 MERCH PHONE
AUSTRALIA

TSP 1001XXXXXXX
TIME 18FEB14 14:23

ITEMS ORDERED
10 ROLLS

THIS ORDER WILL BE DELIVERED TO THE ADDRESS ABOVE.
PLEASE ALLOW UP TO SIX WORKING DAYS FOR RECEIPT OF ORDER.

7.1.3 HELPDESK ORDER

If you require an urgent stationery order, you can telephone the Helpdesk to have a satchel delivery:

- Telephone 1800 700 226, Option 1
- Advise Operator what order is required
- Helpdesk operator will give a reference number for your order

7.2 LOAD PARAMETERS

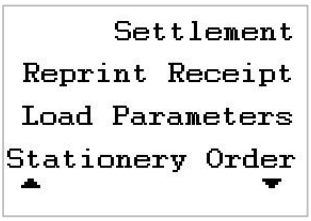
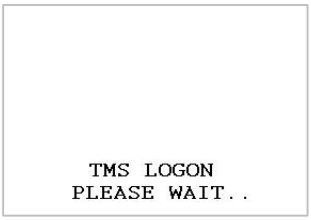
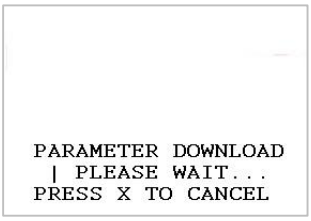
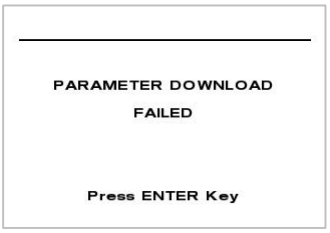
In order to keep the terminal's software up to date the terminal will automatically download any updates on a regular basis. It is important to allow the download to be completed so that the terminal will always be running the latest software and configuration.

Generally this download is scheduled to occur overnight and will take approximately one to two minutes, however on occasion this can be up to 10 to 15 minutes. To allow this download to occur the terminal will need to be switched on and have an active connection to the internet.

If your terminal is unable to connect to perform the download at its scheduled time it will re-try at a later stage.

The steps to trigger a parameter download manually are as follows:

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.

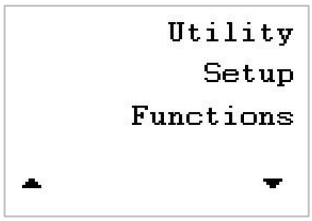
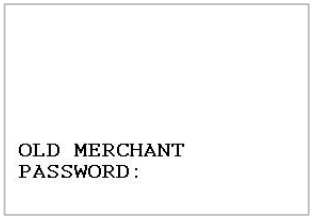
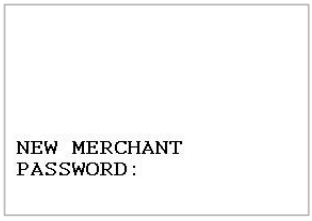
		Page down and select Load Parameters by using the F3 function key or the aligned Function key.
2		The terminal will connect to Terminal Management System to begin the download.
3		The progress of the download will be displayed.
4		Upon the successful completion of the download the terminal will display this screen.
5		Upon the unsuccessful completion of the download the terminal will display this screen. Please retry Load Parameters again, and if still failed, contact the Merchant Helpdesk.

7.3 MERCHANT PASSWORD

The terminal is programmed with a merchant password which is required for refunds and other terminal functions. This password is a security measure to ensure only certain authorised personnel can access this functionality from the terminal.

If you know the merchant password it can be changed via the terminal at any time. If you have forgotten your password, contact the Merchant Helpdesk, option 3 to arrange for it to be reset.

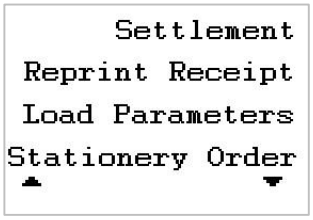
The steps to change the Merchant Password from the terminal are as follows:

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.
		Page down twice and select Setup by using the F2 function key or the aligned Function key.
2		Select Setup by using the F2 function key or the aligned Function key.
3		Select either of the options shown by selecting the corresponding number displayed on screen.
4		Key in the current 6-digit Merchant Password and press *ENTER* .
5		Key in the new 6-digit merchant password and press *ENTER* .

6	CONFIRM NEW PASSWORD:	Re-key to confirm the new 6-digit merchant password and press *ENTER* .
7	PASSWORD CHANGED PRESS ENTER KEY	Once the Password has been changed successfully the result will be displayed.

7.4 REPRINT RECEIPT (DUPLICATE)

This function allows you to print a duplicate receipt for a particular transaction within the same settlement period.

Step	Terminal Display	Action
1	 	From the main screen, select the Menu key located on right-hand side of terminal. Page down and select Reprint Receipt by using the F2 function key or the aligned Function key.

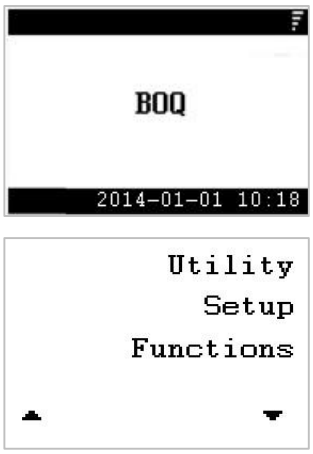
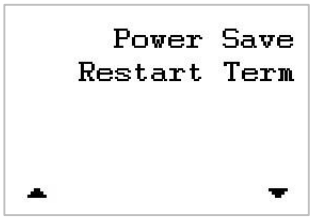
7.4.1 DUPLICATE TRANSACTION RECEIPT

The receipt for a standard duplicate Purchase transaction is as follows:

Field Explanation	Approved Purchase Receipt Duplicate Copy
Acquirer Name	BOQ
Merchant Name	ABC Pty Ltd
Merchant Address	55 Queen Street BRISBANE 4000
Merchant Phone	0732129999
Advertising Text	BOQ
Country	AUSTRALIA
Merchant ID	MID 00000XXXXXXXXX
TSP-ID	TSP 1001XXXXXXXX
Local terminal Date & Time	TIME 18FEB14 14:23
STAN & Account Type	TRAN 000006 CREDIT
Card & Mode of Entry	MasterCard I
Truncated card number	CARD.....1234
RID from chip card	RID A000000003
PIX from chip card	PIX 1001
TVR from EMV processing	TVR 0080040000
TSI from EMV processing	TSI F800
Auth Code returned from Issuer	AUTH 518382
TXN Type descriptor, currency type, amount	**PURCHASE AUD45.00**
Total descriptor, currency type, amount	**TOTAL AUD45.00**
Response Code and associated text	**(000) APPROVED**
Merchant Helpdesk Number	1800700226
Duplicate Copy text	*DUPLICATE RECEIPT*

7.5 RESTART TERMINAL

The steps to restart the terminal are as follows:

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal. Page down twice and select Utility by using the F1 function key or the aligned Function key.
2		Page down twice and select Restart by using the F2 function key or the aligned Function key.
3		Press *ENTER* for YES to print Restart Terminal. Press *CANCEL* for NO and this will stop the Restart Terminal.

8 Multi-Merchant Facility

The Multi-Merchant function will allow up to 8 merchants to accept payments using the same terminal. If the terminal is configured to support multiple merchants, this means you can switch between multiple merchants on the same terminal.

8.1 MULTI-MERCHANT PURCHASE

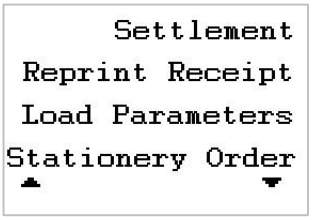
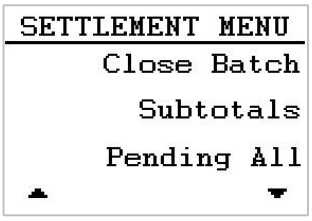
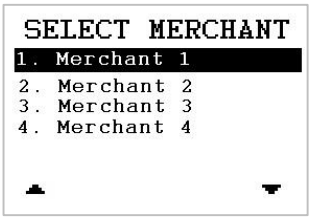
To process a purchase transaction, follow the steps below:

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.
2	Purchase Purchase / Cash Cash Out Refund	Navigate to the menu item by using the function keys (F1, F2, F3, F4) keys located on right hand side of terminal.
3	SELECT MERCHANT 1. Merchant 1 2. Merchant 2 3. Merchant 3 4. Merchant 4	Enter the number shown on the display screen by using the keypad.
4	PURCHASE AMOUNT: AUD 0.00	Key in the Purchase amount, i.e. 500 = $5.00 If a correction is required press the *CLEAR* key to remove the last number entered or the *CANCEL* key to return to the main screen. Press the *ENTER* to accept amount and continue. Refer to section 5.1 Processing a Purchase continue with transaction.

8.2 MULTI-MERCHANT SETTLEMENT

There are two types of settlement:

1. Auto Close Batch - will occur from terminal automatically at 6pm AEST. This method of settlement is always the best option for the majority of Merchants.
2. Manual Close Batch – requires Merchant to follow the below procedure for manual settlement on the terminal.

Step	Terminal Display	Action
1		From the main screen, select the Menu key located on right-hand side of terminal.
2		Page down and select Settlement by using the F3 function key or the aligned Function key.
3		Select Close Batch by using the F2 function key or the aligned Function key.
4		Select the Multi Merchant by using the corresponding number displayed on screen. Refer to section 6.1 Close Batch (Settlement) Overview.

9 Troubleshooting

9.1 TRANSACTION RESPONSE CODES

If you require any assistance with the below response code please contact the Merchant Helpdesk.

Status	Terminal Display	Explanation	Action To Be Taken
000	TRANSACTION APPROVED	The transaction has been approved and finalised.	No action required.
100	DO NOT HONOUR	The cardholder's bank has not allowed the transaction.	Request other means of payment e.g. Cash

101	EXPIRED CARD	The cardholder's card has expired.	Request other means of payment e.g. Cash
106	PIN TRIES EXCEEDED	The cardholder has exceeded the number of allowable PIN tries.	Request other means of payment e.g. Cash
107	CONTACT ISSUER	The cardholder's bank has not allowed the transaction	Request other means of payment e.g. Cash
111	INVALID CARD	The cardholder's card is not accepted for the transaction.	Request other means of payment e.g. Cash
114	INVALID ACCOUNT	This card does not have credit account.	Ask customer to select another account.
116	CONTACT ISSUER	The cardholder's bank has not allowed the transaction and requires the cardholder to contact them.	Request other means of payment e.g. Cash
117	INCORRECT PIN	The customer has entered an incorrect PIN number.	Advise customer to retry PIN entry or request other means of payment e.g. Cash.
123	LIMIT EXCEEDED	The cardholder's card has exceeded its transaction limit.	Request other means of payment e.g. Cash
200	CONTACT ISSUER	The cardholder's bank has not allowed the transaction and requires the cardholder to contact them.	Request other means of payment e.g. Cash
206	PIN TRIES EXCEEDED	The cardholder has exceeded the number of allowable PIN tries.	Request other means of payment e.g. Cash.
902	INVALID TRANSACTION	Transaction requested is not allowed for this terminal or this card.	Request other means of payment e.g. Cash
907	ISSUER UNAVAILABLE	The cardholder's bank is unable to be contacted to authorise the transaction.	The terminal should attempt EFB, or pay by other means e.g. Cash.

9.2 HARDWARE FAULTS

Hardware Faults	Action
No response from the terminal	1. Ensure that the power cable is securely connected to the terminal. 2. Power off by switching off the power and pulling out the power cord. 3. Power on by switching on the power and plugging power cord back in. 4. Retry the transaction. 5. Call Merchant Helpdesk if the problem persists.
Terminal not reading cards	1. Re-insert/swipe the card as per instructions in Section 4. 2. If there is still no response from the card reader power off by switching off the power and pulling out power cord.

	3. Power on by switching on the power and plugging power cord back in. 4. Attempt transaction again. 5. Call Merchant Helpdesk if the problem persists.
Paper/Printing Faults	1. Remove the paper roll from the printer to ensure that there is no paper caught. 2. If the existing paper roll is damaged in any way then replace this with a new roll. 3. If the problem continues power off by switching off the power and pulling out the power cord. 4. Power on by switching on the power and plugging power cord back in. 5. Print a last receipt or sub-total report. This will confirm if the printer is operational. 6. Call Merchant Helpdesk if the problem persists.

10 General Questions & Answers

POWERING ON YOUR TERMINAL

Q: How do I power on my terminal?
A: By plugging the terminal into power. Refer to section 3.2 Connect to Power for further details.

Q: Why should I keep my terminal switched on?
A: We strongly recommend that the terminal is powered on at all times, each night the terminal checks to see whether there are software and security patches available and these are automatically downloaded to the terminal.

POWERING OFF YOUR TERMINAL

Q: How do I power off my terminal?
A: Switch off at power point and remove the power cord from the power point.

TRANSACTION PROCESSING

Q: How do I process a chip card transaction?
A: Insert the card at the beginning of a transaction and follow the terminal prompts, or when asked to present the card during a transaction, dip the card into the chip reader on the terminal. Refer to section 4.1 Inserting a Chip Card.

Q: What if a customer swipes their chip card by mistake?
A: If your customer swipes their chip card by mistake the terminal will automatically register that the card has an embedded chip and will send a message to the terminal's screen asking for the Merchant to 'insert' card. Refer to section 4.2 Swiping a Magnetic Stripe Card.

Q: How do I process a contactless transaction?
A: Tap the card above the terminal display screen and wait for confirmation beeps with four flashing lights, remove the card and follow the terminal prompts. Refer to section 4.3 Contactless Card Transactions.

Q: How do I process a magnetic strip (magstripe) card transaction?
A: Swipe the card at the beginning of a transaction and follow the terminal prompts, or when asked to present the card during a transaction, swipe the card in the terminal. Note: cards that have a chip on them cannot be swiped. Must be dipped into the chip reader on the terminal. Refer to section 4.1 Inserting a Chip Card and 4.2 Swiping a Magnetic Stripe Card.

Q: Can I still process magnetic stripe (magstripe) card through my terminal?
A: Yes, all cards that do not have an embedded chip will need to be swiped. These cards are usually EFTPOS only cards. If you have a chip card and you swipe, the terminal will prompt you to Insert Card.

Q: What does Contactless Card Acceptance mean?
A: Contactless Card Acceptance (also known as Visa payWave or MasterCard PayPass) is a payment feature on your terminal that provides a way for your customers to use their payWave/PayPass chip cards more efficiently and is time saving for your business. Note: this feature is only enabled for chip cards that also have Visa payWave or MasterCard PayPass. This tap and go function can be used on debit or credit cards

Your customer can simply place their chip card on the terminal screen instead of inserting or swiping. The completion of the transaction will be processed as usual. Just follow the prompts on your terminal screen.

Q: Are there set limits for Contactless Card Acceptance?
A: Yes, limits are set by the cardholder's bank, known as the Issuing Bank.

If the daily limit is reached or the individual transaction value is greater than the Issuing Bank set limit, when the cardholder places their card on the terminal screen, a message will be sent to the terminal screen asking for a PIN to be entered. Once the PIN is entered just follow the prompts on your terminal screen.

Q: ARE THERE ANY LIABILITIES ASSOCIATED WITH ACCEPTING CONTACTLESS CARD TRANSACTIONS?

A: Contactless card transactions offer the same level of security protection that you have with traditional transactions, e.g. swiped or inserted.

Q: WHY AREN'T ALL CARDS ACCEPTED VIA THE CONTACTLESS READER?

A: Not all cards are currently contactless enabled. Currently our terminals are only confirmed to support Visa payWave and MasterCard PayPass cards.

Q: HOW DO I KNOW IF A CARD IS A CONTACTLESS CARD?

A: The contactless cards will have the word PayPass or payWave plus this symbol on the face of the card.

Q: WHY DOES THE CONTACTLESS CARD READER REVERT TO SWIPE OR INSERT OPTION AT TIMES?

A: Not all Issuing Banks implement their cards the same way. Please refer to your Merchant Operating Guide (MOG), Section 5 Transaction Processing, and follow the instructions on how to process magstripe, chip or contactless cards.

Q: WHY DO SOME CONTACTLESS CARDS REQUIRE PIN?

A: Issuing Banks have different limits set against different types of cards. This is normal practice so please follow the prompts on the terminal screen.

Q: HOW DO I PROCESS A REFUND TRANSACTION?

A: Select the purple menu function key located on the right-hand side of terminal, then select Refund by using the function keys, enter your merchant password, and follow the prompts. Refer to section 5.5 Processing a Refund.

Q: HOW DO I PROCESS A MOTO TRANSACTION?

A: Select the purple menu function key located on the right-hand side of terminal, then select MOTO by using the function keys, and follow the prompts. Refer to section 5.6 Processing a Mail Order/Telephone Order (MOTO).

Q: CAN I ACCEPT CREDIT CARD TRANSACTIONS OVER THE PHONE OR BY MOTO (MAIL ORDER TELEPHONE ORDER)?

A: Yes - if you have been pre-approved by the Bank to accept MOTO, this will already be enabled on your terminal. If you do not currently have this function and your business requires it, please visit our Corporate Website or contact your local BOQ branch to complete the relevant form.

ELECTRONIC FALLBACK

Q: WHAT DOES ELECTRONIC FALLBACK (EFB) MEAN?

A: Please refer to both your BOQ Merchant Terms and Conditions, section 5.11 Electronic Fallback Procedure.

CLOSE BATCH (SETTLEMENT) AND REPORTING

Q: WHAT DOES AUSTRALIAN EASTERN DAYLIGHT SAVINGS TIME (AEDST) MEAN WHEN IT COMES TO SETTLEMENT?

A: All Settlement times are reflected in Australian Eastern Standard Time (AEST) which does not cover daylight savings periods (e.g. 5.30pm for Sydney/Melbourne, and 4.30pm for Queensland). The default settlement time is 6pm AEST.

Q: How do I print a Settlement report from my terminal?

A: Select the purple menu function key located on the right-hand side of terminal, select Settlement by using the function keys, then select Close Batch and the report will print. Refer to section 6.3.1 Close Batch (Settlement) - Manual. Note: The Settlement/Close Batch report cannot be reprinted.

Q: I used to be able to settle several times a day, can I still do this?

A: No, a Close Batch (Settlement) can only be performed once per day. For merchants that wish to reconcile against shift totals, please use the 'Sub-total' function to provide running totals of transactions that have been performed through the day.

Q: Can I change my Close Batch (settlement) time?

A: Yes, please contact the Merchant Helpdesk on 1800 700 226 and select option 2.

Q: Do I need to manually Close Batch each day to receive my funds overnight?

A: No, the terminal works best when it is set to settle automatically. In this instance, transactions processed prior to the Close Batch Auto Settlement time will always be paid into your nominated BOQ account overnight (on business days). This is referred to as same day settlement. BOQ currently process settlement funds overnight Monday to Friday. That means transactions processed on Saturday, Sunday and Monday (prior to cut-off) will be funded overnight on Monday night (with the funding date as the effective date of the transaction).

Q: When are most terminals set to Auto Settle?

A: 6.00pm AEST. Any transactions processed after this Close Batch has occurred will be funded with your next day's settlement.

Q: 6.00pm AEST doesn't suit me – can I change the time that settlement occurs?

A: Yes. Many businesses operate extended business hours, such as restaurants, grocery stores or gyms. These businesses generally want to fund their full day transactions at one time. We recommend that these merchants change their Auto Settlement time till after midnight (Local time). This means that a full day's trading will settle, in one batch, but not overnight. Funds will be received the next settlement day. This is called Next Day settlement.

Q: When is the latest time I can complete a Close Batch and still receive my funds overnight?

A: 6:00pm AEST is the latest time within the day that a terminal can Close Batch and for funds still be settled into your account overnight. This is referred to as Same Day settlement.

Q: What happens if I turn the terminal off overnight without performing a Close Batch?

A: We recommend you keep your terminal switched on. For merchants that are operating in a "Same Day" settlement mode, funds for transactions processed the previous day before settlement cut-off will automatically be posted to your account on that day (regardless of whether a Close Batch is performed. The terminal will synchronise itself and force you to complete a Close Batch as soon as the terminal is turned on and before the first transaction is performed, this is for the previous day process for when the terminal was turned off. Any transactions performed on the current day, after this Close Batch has occurred, will settle normally in a same day settlement situation.

Q: My settlement receipt does not match what has been funded into my account?

A: This will only occur in very rare occasions. If a Close Batch Communications Error has occurred when the Close Batch process has been performed, some Contactless (payWave, PayPass) transactions may not be received into the night's settlement. These funds will be received in the following day's settlement.

STATIONERY ORDERING

Q: How can I order EFTPOS Rolls?

A: There are 2 methods of ordering stationery:-

Terminal Order Select the purple menu key located on right-hand side, page down and select Stationery Order by using the function keys, enter Merchant password and place order as follows:

1. 10 rolls
2. 20 rolls
3. 50 rolls

Confirm order – Yes/No (keep printout handy) or Telephone 1800 700 226, select option 1, and place order with Helpdesk Operator. Refer to section 7.1 Stationery Ordering.

REPRINT RECEIPT

Q: How do I Re-print a Transaction Receipt?

A: Select the purple menu function key located on the right-hand side of terminal, scroll down and select Reprint Receipt by using the function keys. Refer to section 7.4 Reprint Receipt (Duplicate).

TROUBLESHOOTING

Q: If I have trouble with my Terminal, who do I call?

A: Please call the Merchant Helpdesk on 1800 700 226 and select option 2. There is a trained technical support team on hand to assist you with any queries you may have around this transition and your new terminal.

GENERAL

Q: I need to change my address. How do I notify BOQ of this change?

A: The 'Change of Address Request' form (along with all other Merchant related forms) is located on the corporate website.

BOQ website > Business banking > Payments and Merchants > Merchant Forms or alternatively you can contact your local BOQ branch to organise the completion of forms.

Q: How do I increase my terminal limit permanently?

A: The 'Change Purchase/Refund Terminal Limit Request' form (along with all other Merchant related forms) is located on the BOQ web site > Business banking > Payments and Merchants > Merchant Forms or alternatively you can contact your local BOQ branch to organise the completion of forms.

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